WHAT IS CLAIMED IS:

1. A method for facilitating voice signatures, the method comprising:

identifying a document to be signed;

creating a speakable identifer summarizing the contents of the document;

creating a voice script including the speakable identifier; and

using the voice script and the document to be signed to facilitate the creation of a voice signature.

2. The method of claim 1 wherein identifying a document to be signed includes identifying an electronic record containing one or more details of a transaction.

3. The method of claim 1 wherein identifying a document to be signed includes identifying an electronic record containing a document to be acknowledged.

4. The method of claim 1 wherein creating a speakable identifier summarizing the contents of the document includes calculating a cryptographic hash of the document.

5. The method of claim 1 wherein creating a speakable identifier summarizing the content of the document includes calculating a checksum of the document.

6. The method of claim 1 wherein creating a speakable identifier summarizing the document includes calculating a message digest of the document.

7. The method of claim 1 wherein using the voice script and the document to be signed to facilitate the creation of a voice signature includes creating instructions using the voice script such that the instructions enable a signer to create a voice signature.

8. The method of claim 7 further comprising forwarding the instructions and the document to the signer.

9. The method of claim 8 wherein the instructions and the document are forwarded to the signer electronically.

10. The method of claim 8 wherein hardcopies of the instructions and the document are forwarded to the signer.

11. A method for creating a voice signature of a document, the method comprising:

receiving instructions including a voice script and an indication of a document to be signed, the voice script including a speakable identifier summarizing the contents of the document;

recording a user reading the voice script; and

creating a voice signature including the recorded reading of the voice script.

12. The method of claim 11 further comprising receiving the document to be signed.

13. The method of claim 12 wherein the document to be signed is received in electronic format.

14. The method of claim 12 wherein the document to be signed is received in hardcopy format.

15. The method of claim 11 wherein recording a user reading the voice script is performed using a microphone.

16. The method of claim 11 wherein recording a user reading the voice script is performed using an interactive voice response system.

17. A computer program for facilitating voice signatures, the computer program comprising:

an information receiving code segment that receives an identification of a document to be signed;

a speakable identifier code segment that summarizes the contents of the document to be signed to create a speakable identifier; and

an instruction code segment generating a voice script including the speakable identifier, such that the voice script may be forwarded to a user to facilitate the creation of a

5   voice signature.

18. The computer program of claim 17 wherein the speakable identifier code segment summarizes the contents of the document by calculating a cryptographic hash of the document.

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19. The computer program of claim 17 wherein the speakable identifier code segment summarizes the contents of the document by calculating a checksum of the document.

15   20. The computer program of claim 17 wherein the speakable identifier code segment summarizes the contents of the document by calculating a checksum of the document.